

I, Peter K. Trzynka, Attorney-in-Fact, hereby certify that this is a true and correct copy of the original Express to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below and is addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

Signed: Peter K. Trzynka
Peter K. Trzynka (Reg. No. 32,601)

Date: 26 June 2000

PATENT

Patent No.


File: Graff-P1-98

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard A.

Serial No. : 09/134,451

Filed : 14 August 1996

For :  IMPROVED SYSTEM AND METHODS FOR COMPUTING TO SUPPORT DECOMPOSING PROPERTY INTO SEPARATELY VALUED COMPONENTS

Group Art Unit : 2764

Examiner : Nicholas D. Rosen

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application are the following:

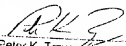
1. Response to Examiner's Reasons for Allowance;
2. Amendment After Allowance;
3. Figures 3 and 4; and
4. PTOL-65B Issue Fee Transmittal.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: 26 June 2000


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"CERTIFICATE OF MAILING"

I, Peter K. Trzyna (Reg. No. 32,601), hereby certify that this paper or fee is being filed by telecopier and by deposit with the United States Postal Service as first class mail in an envelope with sufficient Postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date set forth below:

Signed: _____

Peter K. Trzyna (Reg. No. 32,601)

Date: 28 June 2000



PATENT

Paper No.

File: Graff-P1-98

SP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	GRAFF, Richard A.
Serial No.	:	09/134,451
Filed	:	14 August 1998
For	:	IMPROVED SYSTEM AND METHODS FOR COMPUTING TO SUPPORT DECOMPOSING PROPERTY INTO SEPARATELY VALUED COMPONENTS
Group Art Unit	:	2764
Examiner	:	Nicholas D. Rosen

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

RESPONSE TO EXAMINER'S REASONS FOR ALLOWANCE

S I R :

In response to the Notice of Allowability mailed April 24, 2000, in the above-referenced patent application, please enter the following remarks.

At Page 3 (dated April 20, 2000), Paragraph 14, the Examiner comments with regard to claims 28, 29, 30, and 31 and states that the cited art does "not teach or suggest electronically communicating at least some of the financial analysis output of a first computer as input to a second computer, which then generates a second market-based valuation reflecting computation of a current market-based yield/discount rate for the component...." Respectfully, it is submitted that claim 29 does not require that the second market-based valuation reflect computation of a current market-based yield/discount rate for the component.

At Page 4 (dated April 20, 2000), Paragraph 18, the Examiner comments with regard to claims 94, 95, and 96 and states that the cited art does "not teach or suggest electronically communicating at least some of the financial analysis output of a first computer as input to a second computer, which then generates a second market-based valuation

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reflecting computation of a current market-based yield/discount rate for the component...."

Respectfully, it is submitted that claim 94 does not require that the second market-based valuation reflect computation of a current market-based yield/discount rate for the component.

At Page 5 (dated April 20, 2000), Paragraph 23, the Examiner comments on the disclosure of Lubell. The date of the Lubell publication is July 19, 1993, but the instant application claims priority from an application filed on January 12, 1994, which in turn claims priority from an application filed on October 28, 1992. The Examiner has improperly assumed that Lubell is prior art for all claims.

Further, at page 2 (dated April 14, 2000), Paragraph 2, the Examiner comments on authorization for an Examiner's Amendment to Claim 98. More precisely, the authorization was to make the changes in Claim 98 in accordance with changes made in Claim 97. However, the Examiner's comments overlook one of the changes to be made, namely the deletion of the phrase "through a financial exchange" in the twelfth line of Claim 98. In the course of preparing the enclosed Rule 312 Amendment to correct the Examiner's Amendment, it was observed that Claim 97 had been amended to delete "through a financial exchange" from the body of the claim, with the element in the preamble. Accordingly, the enclosed Rule 312 Amendment makes the body of each claim consistent with the preamble.

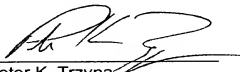
Applicant and the undersigned wish to note the careful, thorough, and expeditious handling of this difficult case by the Examiner.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: 28 June 2000


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